

**Information to identify the case:**

Debtor 1	<u>Alfredo Raul Gonzalez</u>	Social Security number or ITIN	xxx-xx-4278
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-27065-VFP			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Alfredo Raul Gonzalez

12/13/19

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Alfredo Raul Gonzalez  
DebtorCase No. 19-27065-VFP  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 29

Date Rcvd: Dec 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2019.

db +Alfredo Raul Gonzalez, 48 Algonquin Avenue, Rockaway, NJ 07866-1027  
 518445762 +Atlantic Health System, PO Box 35610, Newark, NJ 07193-5610  
 518445763 +Barclay Card/Mercury Card, Attn: Jefferson Capital Systems, 16 Mclelland Rd.,  
 Saint Cloud, MN 56303-2198  
 518445764 +Best Egg, PO Box 3999, Saint Joseph, MO 64503-0999  
 518445765 +Capital One, Attn: Paul John Klemm, Esq., Hayt Hayt & Landau, PO Box 500,  
 Eatontown, NJ 07724-0500  
 518445766 +Capital One Bank (USA) NA, Attn: Lyons, Doughty & Veldhuis, PO Box 1269,  
 Mount Laurel, NJ 08054-7269  
 518445767 +Cross River Bank, Attn: Resurgent/LVNV Funding, PO Box 1269, Greenville, SC 29602-1269  
 518445768 +Fernando Diaz Ramirez, 24 Madison Street, Newton, NJ 07860-2029  
 518445769 +Keil Oil, PO Box 49, Riverdale, NJ 07457-0049  
 518445770 +Key Recovery, 4910 Tiedeman Rd., Brooklyn, OH 44144-2338  
 518445771 +Kia Motors Finance, 4000 MacArthur Blvd. Ste. 1000, Newport Beach, CA 92660-2544  
 518445773 +++MORRIS IMAGING ASSOC. PA, PO BOX 4238, PORTSMOUTH NH 03802-4238  
 (address filed with court: Morris Imaging Assoc. PA, PO Box 6750, Portsmouth, NH 03802)  
 518445775 +Morristown ER Med Assoc, LLC, PO Box 80259, Philadelphia, PA 19101-1259  
 518445774 +Morristown Emergency Medical Assoc, PO Box 6312, Parsippany, NJ 07054-7312  
 518445779 +SLS, 8742 Lucent Blvd., Suite 300, Littleton, CO 80129-2386  
 518445777 +Sears/CBNA, PO Box 6217, Sioux Falls, SD 57117-6217  
 518445778 +Shapiro & DeNardo, 14000 Commerce Parkway, Suite B, Mount Laurel, NJ 08054-2242  
 518445780 +St. Clare's Hospital, PO Box 536598, Pittsburgh, PA 15253-5907  
 518445782 +Synchrony Bank, Attn: Portfolio Recovery Associates, 120 Corporate Blvd. Ste. 100,  
 Norfolk, VA 23502-4952  
 518445783 +Wakefield & Associates, c/o St. Clares Health Care, PO Box 50250,  
 Knoxville, TN 37950-0250

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 14 2019 00:03:46 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 14 2019 00:03:43 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
 cr +EDI: DRIV.COM Dec 14 2019 04:28:00 Santander Consumer USA Inc., PO Box 961245,  
Fort Worth, TX 76161-0244  
 cr +EDI: RMSC.COM Dec 14 2019 04:28:00 Synchrony Bank, c/o PRA Recievables Management, LL,  
POB 41021, Norfolk, VA 23541-1021  
 518445761 +E-mail/Text: mreed@affcollections.com Dec 14 2019 00:03:48 AHS Hospital Corp,  
c/o Accurate Collection Services, 17 Prospect Street, Morristown, NJ 07960-6862  
 518445772 +EDI: TSYS2.COM Dec 14 2019 04:28:00 Macys/DSNB, PO Box 8218, Mason, OH 45040-8218  
 518445781 +EDI: RMSC.COM Dec 14 2019 04:28:00 SYNCB/Ashley Homestores, PO Box 965036,  
Orlando, FL 32896-5036  
 518445776 +EDI: DRIV.COM Dec 14 2019 04:28:00 Santander Consumer USA, 5201 Rufe Snow Dr.,  
North Richland Hills, TX 76180-6036  
 518446767 +EDI: RMSC.COM Dec 14 2019 04:28:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 15, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin  
Form ID: 318

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Total Noticed: 29

Date Rcvd: Dec 13, 2019

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2019 at the address(es) listed below:

David A. Ast on behalf of Debtor Alfredo Raul Gonzalez david@astschmidtllaw.com,  
info@astschmidtllaw.com;robert@astschmidtllaw.com;astecf@gmail.com  
Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee for  
adjustable Rate Mortgage trust 2005-8 Et Al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Donald V. Biase dbiase4236@gmail.com,  
dbiase@iq7technology.com;dbiase4236@gmail.com;pbellina@outlook.com  
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com,  
mortoncraigecf@gmail.com  
Kevin Gordon McDonald on behalf of Creditor U.S. Bank National Association, as Trustee for  
adjustable Rate Mortgage trust 2005-8 Et Al... kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6